



Order Filed on August 9, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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MELLON FKA THE BANK OF NEW YORK, AS  
TRUSTEE (CWALT 2006-7CB)

In Re:

Ernesto L. Arana, Megan L. Arana

Debtors.

Case No.: 17-19726 JKS

Adv. No.:

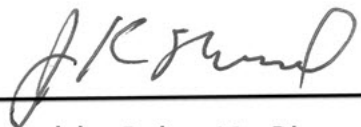
Hearing Date: 7/27/17 @9:00 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 11 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: August 9, 2018**

  
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Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtors: Ernesto L. Arana, Megan L. Arana

Case No: 17-19726 JKS

Caption of Order: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 11 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-7CB), holder of a mortgage on real property located at 523 -525 Morgan Avenue, Palmyra, NJ, 08065, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 11 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Eugene D. Roth, Esquire, attorney for Debtors, Ernesto L. Arana, Megan L. Arana and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification within three months from the date of this order, or as may be extended by further order of this Court or agreement of the parties; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments of \$1,865.00 per month beginning August 1, 2018 to continue while the loan modification is pending; and

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to any pre-petition arrears, post-petition arrears, or the difference between the adequate protection payment and the regular monthly payment; and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of this case, if the adequate protection payments are not made within thirty (30) days of the date said payment is due, or if the loan modification is not completed by October 31, 2018, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late or that no loan modification agreement has been reached, and Debtor shall have fourteen days to respond; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.